



Order Filed on October 6, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Robertson, Anschutz, Schneid, Crane & Partners, PLLC**  
130 Clinton Road – Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone No.: 973-575-0707  
Fax No.: 973-404-8886  
Attorneys for Secured Creditor  
  
Shauna Deluca, Esq. (SD-8248)

In Re:

**Angel L Rodriguez,**

**Debtor.**

**Amaris La Llave Padilla,**

**Joint Debtor.**

Case No.: 17-27768-JKS

Chapter: 13

Hearing Date: October 28, 2021

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following page, numbered two (2), is hereby ORDERED.

**DATED: October 6, 2021**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

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Secured Creditor: JPMorgan Chase Bank, N.A.

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners PLLC

Debtors' Counsel: Goldman & Beslow, LLC

Property Involved ("Collateral"): 2011 Nissan Murano (VIN #: JN8AZ1MW4BW176908)

Relief sought: Certification of Default/Relief from Stay

Pursuant to the parties' agreement, it is **ORDERED** that Secured Creditor's Certification is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The account has matured, and the full payoff balance of \$4,517.72 has come due.

Funds Held In Suspense \$185.16

Total Arrearages Due \$4,332.56

2. Debtor must cure all post-petition arrearages, as follows:

- The amount of \$4,332.56 shall be capitalized into the Debtors' Chapter 13 plan. Debtors must file a Modified Plan, if not already completed, within fifteen (15) days of the entry of this Order. The Debtors' monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order

- This Order is incorporated into any Order confirming the plan. The Trustee is to pay the arrears identified in this Order.

3. In the event of Default:

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all outstanding amounts owed within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

4. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.

The fees and costs are payable:

- Through the Chapter 13 plan.